

**SECTION 32 SEWER AUTHORITY  
WAKEFIELD, MICHIGAN  
AUDITED FINANCIAL STATEMENTS**

**March 31, 2006**

Local Government Type <input type="checkbox"/> City <input type="checkbox"/> Township <input type="checkbox"/> Village <input checked="" type="checkbox"/> Other		Local Government Name <b>Section 32 Sewer Authority</b>		County <b>Gogebic</b>
Audit Date <b>3/31/2006</b>	Opinion Date <b>7/20/2006</b>	Date Accountant Report Submitted to State: <b>8/16/2006</b>		

We have audited the financial statements of this local unit of government and rendered an opinion on financial statements prepared in accordance with the Statements of the Governmental Accounting Standards Board (GASB) and the *Uniform Reporting Format for Financial Statements for Counties and Local Units of Government in Michigan* by the Michigan Department of Treasury.

We affirm that:

1. We have complied with the *Bulletin for the Audits of Local Units of Government in Michigan* as revised.
2. We are certified public accountants registered to practice in Michigan.


We further affirm the following. "Yes" responses have been disclosed in the financial statements, including the notes, or in the report of comments and recommendations

You must check the applicable box for each item below.

- ☐ yes ☒ no 1. Certain component units/funds/agencies of the local unit are excluded from the financial statements.
- ☐ yes ☒ no 2. There are accumulated deficits in one or more of this unit's unreserved fund balances/retained earnings (P.A. 275 of 1980).
- ☐ yes ☒ no 3. There are instances of non-compliance with the Uniform Accounting and Budgeting Act (P.A. 2 of 1968, as amended).
- ☐ yes ☒ no 4. The local unit has violated the conditions of either an order issued under the Municipal Finance Act or its requirements, or an order issued under the Emergency Municipal Loan Act.
- ☐ yes ☒ no 5. The local unit holds deposits/investments which do not comply with statutory requirements. (P.A. 20 of 1943, as amended [MCL 129.91], or P.A. 55 of 1982, as amended [MCL 38.1132]).
- ☐ yes ☒ no 6. The local unit has been delinquent in distributing tax revenues that were collected for another taxing unit.
- ☐ yes ☒ no 7. The local unit has violated the Constitutional requirement (Article 9, Section 24) to fund current year earned pension benefits (normal costs) in the current year. If the plan is more than 100% funded and the overfunding credits are more than the normal cost requirement, no contributions are due (paid during the year).
- ☐ yes ☒ no 8. The local unit uses credit cards and has not adopted an applicable policy as required by P.A. 266 of 1995 (MCL 129.241).
- ☐ yes ☒ no 9. The local unit has not adopted an investment policy as required by P.A. 196 of 1997 (MCL 129.95).

**We have enclosed the following:**

	Enclosed	To Be Forwarded	Not Required
The letter of comments and recommendations.	<b>x</b>		
Reports on individual federal financial assistance programs (program audits).			<b>x</b>
Single Audit Reports (ASLGU).			<b>x</b>

Certified Public Accountant (Firm Name) <b>Röger J. Kolehmainen CPA PC.</b>			
Street Address <b>1445 East Cloverland</b>		City <b>Ironwood</b>	State <b>MI</b>
Accountant Signature 		ZIP <b>49938</b>	

## TABLES OF CONTENTS

Independent Auditor's Report	3
Management's Discussion and Analysis	4
Statement of Net Assets	8
Statement of Revenues, Expenses, and Changes in Fund Net Assets	9
Statement of Cash Flows	10
Notes to Basic Financial Statements	11

### OTHER SUPPLEMENTAL INFORMATION

Report on Compliance and on Internal Control over Financial Reporting Based on an Audit of Financial Statements	16
--------------------------------------------------------------------------------------------------------------------	----

**Roger J. Kolehmainen CPA PC**  
1445 East Cloverland Drive  
Ironwood, MI 49938  
(906) 932-3600

**INDEPENDENT AUDITOR'S REPORT**

Chairman and Members of the Board  
Section 32 Sewer Authority  
Wakefield, Michigan

We have audited the accompanying basic financial statements of Section 32 Sewer Authority, as of and for the years ended March 31, 2006 and 2005, as listed in the table of contents. These financial statements are the responsibility of the Authority's. Our responsibility is to express an opinion on these statements based on our audit.

We conducted the audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation. We believe that the audit provides a reasonable basis in our opinion.

In our opinion, the financial statements referred to above present fairly, in all material respects, the financial position of Section 32 Sewer Authority as of March 31, 2006 and 2005, and the results of its operations and its cash flows for the year then ended in conformity with accounting principles generally accepted in the United States of America.

As discussed in Note A to the basic financial statements, the Authority adopted the provisions of Governmental Accounting Standards Board Statement No. 34, *Basic Financial Statements – and Management Discussion and Analysis – For State and Local Governments*.

The management's discussion and analysis is not a required part of the basic financial statements but is supplemental information required by the Governmental Accounting and Standards Board. We have applied certain limited procedures, which consisted principally of inquiries of management regarding the methods of measurement and presentation of the required supplemental information. However, we did not audit the information and express no opinion on it.

Ironwood, MI  
July 20, 2006

  
Roger J. Kolehmainen PC  
Certified Public Accountant

## MANAGEMENT'S DISCUSSION AND ANALYSIS SECTION 32 SEWER AUTHORITY

Year ended March 31, 2006

### **Management's Discussion and Analysis**

This section of the Section 32 Sewer Authority's (the 'Authority') annual financial report presents our discussion and analysis of the Authority's financial performance during the year ended March 31, 2006. It is to be read in conjunction with the Authority's financial statements, which immediately follow. This is a requirement of the Governmental Accounting Standards Board Statement No. 34 (GASB 34) *Basic Financial Statements – and Management Discussion and Analysis – for State and Local Governments*, as amended and interpreted, and is intended to provide the financial results for the fiscal years ending March 31, 2006 and 2005.

### **Financial Statements**

The statement of net assets shows the Authority's assets and liabilities. This statement measures the financial strength of the Authority; the greater the net asset figure, the healthier the Authority generally is. This shows if the Authority will be able to fund their current obligations and shows what they have available for future use.

The statement of activities shows the current year change in net assets on revenue less expenditure basis. It generally shows the operating results for a given year of the Authority. Any excess of revenues over expenditures results in a surplus for the year that in turn increases the net assets (or reduces a deficit) available to fund future needs of the Authority. Any deficiency of revenues over expenditures results in a deficit for the year that in turn reduces the net assets (or increases a deficit) of the Authority.

### **General Information**

The Authority was formed in 1984 to provide sewage disposal services to residents located at a ski resort operation. The Authority charges for services very similar to business enterprises, where, the intent of the governing body is that the cost of providing goods and services on a continuing basis be financed or recovered primarily through user charges.

### **Notes to Financial Statements**

Notes to the financial statements are included in the financial statements, and provide additional information that is essential for a full understanding of the data provide in the basic financial statements.

MANAGEMENT'S DISCUSSION AND ANALYSIS  
SECTION 32 SEWER AUTHORITY

**Financial Statements-Condensed Financial Information**

Statement of Net Assets

The following is a condensed statement of net assets with a detailed analysis of the statement below as of March 31,

	<u>2006</u>	<u>2005</u>	<u>Increase (Decrease)</u>
ASSETS			
Current Assets:			
Cash and other assets	\$77,076	\$79,281	(\$2,205)
Other assets	4,946	2,397	2,549
Non-current Assets			
Capital Assets, net	326,970	336,465	(9,495)
TOTAL ASSETS	<u>\$408,992</u>	<u>\$418,143</u>	<u>(\$9,151)</u>
LIABILITIES			
Current Liabilities	<u>\$603</u>	<u>\$633</u>	<u>(\$30)</u>
TOTAL LIABILITIES	<u>\$603</u>	<u>\$633</u>	<u>(\$30)</u>
NET ASSETS			
Investment in capital assets net of related debt	\$326,970	\$336,465	(\$9,495)
Restricted			
Unrestricted	81,419	81,045	374
Total Net Assets	<u>\$408,389</u>	<u>\$417,510</u>	<u>(\$9,121)</u>
TOTAL LIABILITIES AND NET ASSETS	<u>\$408,992</u>	<u>\$418,143</u>	<u>(\$9,151)</u>

Capital assets, net of related debt is derived by taking the original cost of the Authority's assets, subtracting accumulated depreciation to date, and comparing this figure to the amount of long-term debt used to finance the acquisition of those assets.

MANAGEMENT'S DISCUSSION AND ANALYSIS  
SECTION 32 SEWER AUTHORITY

**Results of Operations**

The results of operations for the Authority are reported in the statement of revenues, expenses, and changes in net assets. A summary of the results of operations are as follows for the year ended March 31,

	<u>2006</u>	<u>2005</u>	<u>Increase (Decrease)</u>
REVENUES			
Program Revenue:			
Charges for services	\$23,001	\$21,980	\$1,021
Interest Income	1,017	1,016	1
TOTAL REVENUES	24,018	22,996	1,022
EXPENSES:			
Sewer Expenses	33,139	32,905	(234)
Increase (Decrease) in Net Assets	(9,121)	(9,909)	788
Net Assets, Beginning of Year	417,510	427,419	(9,909)
Net Assets, End of Year	\$408,389	\$417,510	(\$9,121)

**Fund Budget Items**

The Authority prepared an annual budget to account for changes in expenditures as needed.

**Other Economic Factors and Next Years Budget**

**Economic Factors**

Currently, the sewer rates have remained relatively stable over the past several years. Since all underlying debt has been retired, the Authority continues to provide essential services at a reasonable cost in supporting a healthy and clean living environment

MANAGEMENT'S DISCUSSION AND ANALYSIS  
SECTION 32 SEWER AUTHORITY

**Request for Information**

This financial report is designed to provide a general overview of the Authority's finances for all those with an interest. Questions concerning any of the information provided in this report or requests for additional information should be addressed to:

Authority Administrator  
Section 32 Sewer Authority  
PO Box 47  
Wakefield, MI 49968

**SECTION 32 SEWER AUTHORITY  
STATEMENT OF NET ASSETS**

March 31,

<b>ASSETS</b>	<b><u>2006</u></b>	<b><u>2005</u></b>
<b>CURRENT ASSETS:</b>		
Cash and cash equivalents	\$77,076	\$79,281
Accounts receivable-net	749	
Prepaid expenses	4,197	2,397
Total Current Assets	<u>82,022</u>	<u>81,678</u>
<b>NONCURRENT ASSETS:</b>		
Property, plant and equipment	501,512	501,512
Accumulated depreciation	(174,542)	(165,047)
Total Non-Current Assets	<u>326,970</u>	<u>336,465</u>
<b>TOTAL ASSETS</b>	<u><b>\$408,992</b></u>	<u><b>\$418,143</b></u>
<b>LIABILITIES AND NET ASSETS</b>		
<b>CURRENT LIABILITIES:</b>		
Accounts payable	\$146	\$117
Accrued wages/taxes	457	468
Deferred revenues		48
Total Current Liabilities	<u>603</u>	<u>633</u>
<b>NET ASSETS:</b>		
Investment in capital assets, net of related debt	326,970	336,465
Unreserved	81,419	81,045
<b>TOTAL NET ASSETS</b>	<u><b>408,389</b></u>	<u><b>417,510</b></u>
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<u><b>\$408,992</b></u>	<u><b>\$418,143</b></u>

The accompanying notes are an integral part of the financial statements.

SECTION 32 SEWER AUTHORITY  
STATEMENT OF REVENUE, EXPENSES,  
AND CHANGES IN NET ASSETS  
Years ended March 31,

	<u>2006</u>	<u>2005</u>
<b>Operating revenues:</b>		
Charges for services	\$9,025	\$8,004
Major customer	13,976	13,976
Total Operating Revenues	\$23,001	\$21,980
<b>Operating expenses:</b>		
Wages and taxes	\$2,497	\$2,322
Contractual cost	7,850	9,039
Provision for depreciation	9,495	9,495
Operating supplies/maintenance	2,150	3,370
Permits	3,400	800
Utilities	1,475	2,009
Insurance	3,542	3,363
Office supplies	189	195
Transportation	73	145
Rent	600	600
Professional fees	1,868	1,567
Total Operating Expenses	33,139	32,905
Operating income (loss)	(10,138)	(10,925)
Non-operating revenues (expenses)		
Interest income	1,017	1,016
<b>Net Income (loss)</b>	(9,121)	(9,909)
Net Assets at Beginning of Year	417,510	427,419
<b>NET ASSETS AT END OF YEAR</b>	<u>\$408,389</u>	<u>\$417,510</u>

The accompanying notes are an integral part of the financial statements.

SECTION 32 SEWER AUTHORITY  
STATEMENT OF CASH FLOWS

Years ended March 31,

	<u>2006</u>	<u>2005</u>
Cash flows from operating activities:		
Receipts from customers	\$22,300	\$22,324
Payments to suppliers	(23,004)	(21,320)
Payments to employee	(2,518)	(2,333)
Net Cash Provided (Used) by Operating Activities	(3,222)	(1,329)
Cash flows from Capital and Related Financing Activities:		
Cash flows from Investing Activities:		
Interest received on investments	1,017	1,016
Net Cash Provided by Investing Activities	1,017	1,016
Net Increases (Decrease) in Cash and Cash Equivalents	(2,205)	(313)
Balances- Beginning of Year	79,281	79,594
Balances- End of Year	\$77,076	\$79,281
Reconciliation of Operating Income (Loss) to Net Cash Provided by Operating Activities:		
Operating income (loss)	(\$10,138)	(\$10,925)
Adjustments to reconcile operating income (loss) to net cash Provided (used) by operations activities:		
Depreciation	9,495	9,495
Changes in assets and liabilities:		
Accounts receivable	(749)	
Prepaid expenses	(1,800)	340
Accounts payable	29	73
Accrued payroll/taxes	(11)	32
Deferred revenues	(48)	(344)
Total adjustments	6,916	9,596
Net Cash Provided by Operating Activities	(\$3,222)	(\$1,329)
Noncash investing, capital and financing activities	None	None

The accompanying notes are an integral part of the financial statements.

SECTION 32 SEWER AUTHORITY  
NOTES TO FINANCIAL STATEMENTS

March 31, 2006 and 2005

---

NOTE A - SUMMARY OF SIGNIFICANT ACCOUNTING POLICIES

The Authority was incorporated May 19, 1984 to acquire, own, improve, enlarge, and operate a sewage disposal system in accordance with Act 233, Public Acts of Michigan, 1955, as amended. The Authority is governed by a Board of Trustees, an independent joint board comprised of members from the two constituent municipalities, Township of Wakefield, Michigan and Gogebic County, Michigan, participating in the sewage disposal system.

General Statement

The financial statements of the Authority are prepared in accordance with accounting principles (GAAP) generally accepted in the United States of America. GAAP includes all relevant Governmental Accounting Standards Board (GASB) pronouncements. In the fund financial statements for the proprietary funds, the Authority applies Financial Accounting Standards Board (FASB) pronouncements and Accounting Principles Board (APB) opinions issued on or before November 30, 1989, have been applied unless those pronouncements conflict with or contradict GASB pronouncements, in which case, GASB prevails. The Authority has not adopted GASB Statement No. 20. The accounting and reporting framework and the more significant accounting policies are discussed in subsequent subsections of this Note.

Reporting Entity

In accordance with generally accepted accounting principles and Governmental Accounting Standards Board (GASB) Statement No. 14 "The Financial Reporting Entity", these financial statements present the Local Unit (primary government). The criteria established by the GASB for determining the reporting entity includes oversight responsibility, fiscal dependency, and whether the financial statements would be misleading if data were not included. Based on these criteria, the Authority has no component units.

Basis of Presentation

The Statement of Net Assets and Statement of Activities display information about the reporting as a whole. Business-type activities are financed in whole or in part by fees charged to external parties for goods and services.

## SECTION 32 SEWER AUTHORITY NOTES TO FINANCIAL STATEMENTS

The Authority reports on sewage operations, which are financed primarily by user charges, or activities where periodic measurement of net income is appropriate for capital maintenance, public policy, management control or other purposes. The reporting for utility operations are similar to private business enterprises. The intent of the Authority is to recover operating expenses, including depreciation, through user charges.

### Measurement focus

On the Statement of Net Assets and the Statement of Activities, business-like activities are presented using the economic resources measurement focus as defined below.

The financial statement utilizes an "economic resources" measurement focus. The accounting objectives of this measurement focus are the determination of operating income, changes in net assets (or cost recovery), financial position, and cash flows. All assets and liabilities (whether current or noncurrent) associated with their activities are reported. Fund equity is classified as net assets.

### Basis of Accounting

The accrual basis of accounting is used by the Authority. Under the accrual basis of accounting, revenues are recognized when earned and expenses are recorded when the liability is incurred or economic assets used. The accounting and financial reporting treatment applied to the Authority is accounted for on a flow of economic resources measurement focus. With this measurement focus, all assets and all liabilities (i.e., total assets net of total liabilities) are segregated into invested in capital assets, net of related debt; restricted; and unrestricted components.

## ASSETS, LIABILITIES, AND EQUITY

### Cash and Investments

For the purpose of the Statement of Net Assets, "cash, including time deposits" includes all demand, savings accounts, and certificates of deposits of the Authority. For the purpose of the Statement of Cash Flows, "cash and cash equivalents" include all demand and savings accounts, and certificates of deposit or short-term investments with an original maturity of three months or less.

### Receivables

Proprietary fund material receivables consist of all revenues earned at year-end and not yet received. Credit is granted to all customers, who consist of one major customer (61% - ski hill operations) and approximately thirty individuals (39%) who own properties in the vicinity of the ski hill. Uncollectible accounts can be levied against customer's real property, no allowance has been recorded.

SECTION 32 SEWER AUTHORITY  
NOTES TO FINANCIAL STATEMENTS

---

Inventories

Inventories of Proprietary Fund are considered immaterial and were not taken at year end.

Financial Statements

Depreciation of exhaustible fixed assets used by proprietary funds is charged as an expense against operations, and accumulated depreciation is reported on the proprietary funds' statement of net assets. Depreciation has been provided over the useful lives using the straight-line method of depreciation. The range of estimated useful lives by type of asset is as follows:

Utility Plant	40 Years
Buildings	30 Years
Equipment	5-7 Years

Use of Estimates

The preparation of financial statements in conformity with generally accepted accounting principles requires management to make estimates and assumptions that affect the reported amounts of assets and liabilities and disclosure of contingent assets and liabilities at the date of the financial statements and the reported amounts of revenues and expenditures/expenses during the reporting period. Actual results could differ from those estimates.

Equity Classifications

Equity is classified as net assets and displayed in three components:

- a. Invested in capital assets, net of related debt-Consist of capital assets including restricted capital assets, net of accumulated depreciation and reduced by the outstanding balances of any bond's mortgages, notes, or other borrowings that are attributable to the acquisition, construction, or improvement of those assets.
- b. Restricted net assets-Consists of net assets with constraints placed on the use either by (1) external groups such as creditors, grantors, contributors, or laws or regulations of other governments; or (2) law through constitutional provisions or enabling legislation.
- c. Unrestricted net assets-All other net assets that do not meet the definition of "restricted" or "invested in capital assets, net of related debt."

SECTION 32 SEWER AUTHORITY  
NOTES TO FINANCIAL STATEMENTS

**NOTE B - CASH**

Statutes authorize the Authority to deposit cash in financial institutions covered by federal depository insurance and to invest in obligations of the United States Treasury, agencies and instrumentalities; commercial paper rated at the time of purchase within the three highest classifications established by not less than two standard rating services: United States Government or agency obligation repurchases agreements; bankers' acceptances of United States banks; certain mutual funds and certain common stocks. All accounts are in the name of the Authority and the Authority holds certificates of deposit. All cash and certificates of deposits are deposited in financial institutions insured by federal depository insurance. All deposits were covered by insurance and are stated at cost, which is approximately the fair market value.

**NOTE C - CAPITAL ASSETS**

A summary of property, plant and equipment and related depreciation data, follows:

<b>Business-Type Activities</b>	<b>Balance at March 31,</b>			<b>Balance at March 31,</b>
	<b><u>2005</u></b>	<b><u>Additions</u></b>	<b><u>Deletions</u></b>	<b><u>2006</u></b>
Capital Assets not Depreciated				
Land and land improvements	\$128,026	\$	\$	\$128,026
Capital Assets being Depreciated				
Lagoon	221,423			221,423
Sewage station	139,248			139,248
Building and equipment	12,816			12,816
Subtotals	\$373,487	\$	\$	\$373,487
Less Accumulated Depreciation for Equipment and Utility plant	(165,048)	(9,495)		(174,543)
Net Capital Assets Being Depreciated	\$208,439			\$208,439
Governmental Activities Capital	\$336,465	(\$9,495)	\$	\$326,970
Total Capital Assets-Net of Depreciation				

SECTION 32 SEWER AUTHORITY  
NOTES TO FINANCIAL STATEMENTS

<b>Business-Type Activities</b>	<b>Balance at March 31, <u>2004</u></b>	<b><u>Additions</u></b>	<b><u>Deletions</u></b>	<b>Balance at March 31, <u>2005</u></b>
Capital Assets not Depreciated				
Land and land improvements	\$128,026	\$	\$	\$128,026
Capital Assets being Depreciated				
Lagoon	221,423			221,423
Sewage station	139,248			139,248
Building and equipment	12,816			12,816
Subtotals	\$373,487	\$	\$	\$373,487
Less Accumulated Depreciation for Equipment and Utility plant	(155,553)	(9,495)		(165,048)
Net Capital Assets Being Depreciated	\$217,934			\$208,439
Governmental Activities Capital	\$345,960	(\$9,495)	\$	\$336,465
Total Capital Assets-Net of Depreciation				

Depreciation is computed using the straight-line method.

**NOTE D - ACCOUNTS PAYABLE**

The Proprietary Fund account payable balances were for normal expenditures at year-end.

**NOTE E - RISK MANAGEMENT**

The Authority is exposed to various risks of losses related to torts; theft or, damage to and destruction of assets; errors and omissions; injuries to employees; and natural disasters. The Authority has obtained coverage from commercial insurance companies. The Authority has comprehensive general liability coverage of \$1,000,000 per occurrence and a \$3,000,000 in aggregate. All risk management activities are accounted for in the financial statements of the Authority. Expenditures and claims are recognized when it is probable that a loss has occurred and the amount of the loss can be reasonable estimated. In determining claims, events that might create claims, but for which none have been reported, are considered.

Management estimates that the amount of actual or potential claims against the Authority as of March 31, 2006, will not materially affect the financial condition of the Authority. Therefore, the financial statements contain no provisions for estimated claims. Settled claims from these risks have not exceeded commercial coverage in any of the past five years.

**Roger J. Kolehmainen, PC**  
Certified Public Accountant  
1445 East Cloverland Drive  
Ironwood, MI 49938

**INDEPENDENT AUDITOR'S REPORT ON INTERNAL ACCOUNTING CONTROLS**

Chairman and Members of the Board of Trustees  
Section 32 Sewer Authority  
Wakefield, Michigan

We have audited the financial statements of Section 32 Sewer Authority as of and for the years ended March 31, 2006 and 2005, and have issued our report thereon dated July 20, 2006.

We conducted the audit in accordance with auditing standards generally accepted in the United States of America. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement.

In planning and performing the audit of the financial statements of Section 32 Sewer Authority for the years ended March 31, 2006 and 2005, we considered the internal control structure in order to determine auditing procedures for the purpose of expressing an opinion on the financial statements and not to provide assurance on the internal control structure. Our consideration of the internal control structure would not necessarily disclose all matters in the internal control structure that might be material weaknesses under standards established by the American Institute of Certified Public Accountants. A material weakness is a condition in which the design or operation of one or more of the internal control structure elements does not reduce to a relatively low level the risk that errors or irregularities in amounts that would be material in relation to the financial statements being audited may occur and not be detected within a timely period by employees in the normal course of performing their assigned functions. However, such study and evaluation disclosed the following condition that we believe to be a material weakness for which management believes corrective action is not practicable in the circumstances. Within the present plan of organization of the Authority there is an inadequate control over cash transactions caused by an inadequate segregation of duties which is due to the limited number of office personnel employed.

This report is intended solely for the use of Board of Trustees and management and should not be used for any other purpose. This restriction is not intended to limit the distribution of this report, which, upon acceptance by the Board of Trustees, is a matter of public record.

  
Certified Public Accountant

July 20, 2006